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B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
United States Bankruptcy C Northern District of Illinois					,			Vo	luntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Caban, Robyn L				Namo	e of Joint Do	ebtor (Spouse	e) (Last, First	t, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FKA Robyn L Majer						used by the J maiden, and			8 years			
Last four di	igits of Soc.	Sec. or Indi	ividual-Taxp	ayer I.D. ((ITIN) No./	Complete E	IN Last:	four digits ore than one, s	f Soc. Sec. or	r Individual-	Taxpayer	I.D. (ITIN) No./Complete EII
xxx-xx-	2092											
	ress of Debto undee Rd	`	Street, City,	and State)):		Stree	t Address of	f Joint Debtor	(No. and St	reet, City,	and State):
Northbi	rook, IL					ZID Code						ZID Codo
						ZIP Code 60062						ZIP Code
County of F	Residence or	of the Prin	cipal Place o	of Busines	s:		Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
	ldress of Deb	otor (if diffe	erent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	ent from st	reet address):
		(/-			8				,
					_	ZIP Code	:					ZIP Code
Location of	f Principal A	ssets of Bus	siness Debto	r								
	t from street			1								
		f Debtor organization)				of Business	1		•	-		e Under Which
		one box)			lth Care Bu	siness		Chapt		Petition is Fi	neu (Chec	ck one box)
■ Individu	ual (includes	Joint Debte	ors)		gle Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)	defined	☐ Chapt				Petition for Recognition Main Proceeding
	nibit D on pa		-	☐ Rail	lroad ckbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition				
☐ Partners	ation (include ship	es LLC and	LLP)	☐ Con	nmodity Br	oker		☐ Chapt	ter 13	of	f a Foreign	n Nonmain Proceeding
	If debtor is not is box and stat			Oth	aring Bank er						e of Debts	S
check thi	is box and stat	e type of end	ity below.)			mpt Entity		■ Debts	are primarily co	`	k one box)	☐ Debts are primarily
				und	otor is a tax- er Title 26	exempt orgof the Unite	anization d States	ization defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for				
		_	ee (Check o	ne box)				k one box:		Chapter 11		
	ing Fee attac		1:	11 4 1		1 > 34						in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
attach s	Fee to be paid signed applicalle to pay fee	ation for the	e court's con	sideration	certifying t	hat the deb		Debtor's				debts (excluding debts owed
☐ Filing F	ee waiver re	quested (ap	plicable to o	hapter 7 i	ndividuals (only). Must	_ I _	to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes:				
attach s	☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					A plan is Acceptan	being filed w	n were solici	ited prepet	tition from one or more .S.C. § 1126(b).		
	Administrates that			e for distri	bution to u	nsecured or	editors			THIS	S SPACE IS	S FOR COURT USE ONLY
Debtor of there wi	estimates tha	nt, after any ds available	exempt proj	perty is ex	cluded and	administrat		es paid,				
Estimated N	Number of C	reditors										
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A		_		п	п		п	П	П	1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated I \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition Caban, Robyn L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ George J. Koulogeorge September 25, 2008 Signature of Attorney for Debtor(s) (Date) George J. Koulogeorge Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 58 Document B1 (Official Form 1)(1/08) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robyn L Caban

Signature of Debtor Robyn L Caban

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 25, 2008

Date

Signature of Attorney*

X /s/ George J. Koulogeorge

Signature of Attorney for Debtor(s)

George J. Koulogeorge 6291710

Printed Name of Attorney for Debtor(s)

The Law Offices of Charles Therman & Assoc., Ltd.

Firm Name

5901 N. Cicero Ave., Suite 600 Chicago, IL 60646

Address

Email: therman.bankruptcy@gmail.com 773-545-8849 Fax: 773-545-6337

Telephone Number

September 25, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Caban, Robyn L

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Robyn L Caban	L Caban		
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of periury that the information provided above is true and correct

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Robyn L Caban
	Robyn L Caban

Date: September 25, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Robyn L Caban	Case No.			
-		Debtor			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	170,000.00		
B - Personal Property	Yes	3	9,716.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		205,666.46	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		123,233.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,471.31
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,450.00
Total Number of Sheets of ALL Schedu	ıles	28			
	To	otal Assets	179,716.00		
			Total Liabilities	328,899.47	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Robyn L Caban	Case No.			
-		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	16,718.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	16,718.00

State the following:

Average Income (from Schedule I, Line 16)	2,471.31
Average Expenses (from Schedule J, Line 18)	2,450.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,354.17

State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		33,921.46
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		123,233.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		157,154.47

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B6A (Official Form 6A) (12/07)

In re	Robyn L Caban	Case No
_		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

442 Johelia Tr., Antioch, IL 60002		-	170,000.00	197,633.46
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 170,000.00 (Total of this page)

170,000.00 Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Robyn L Caban	Case No.	
		Dahtar	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	0.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase checking account	-	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Misc. clothing	-	250.00
7.	Furs and jewelry.	Misc. petty/costume jewelry	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Photography equipment	-	500.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

2 continuation sheets attached to the Schedule of Personal Property

1,870.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Robyn L Caban		Case No.
_	-		

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N	(Husband,	Current Value of
	Type of Property	^	escription and Location of Property	Wife, Joint, or	Debtor's Interest in Property without Deducting any Secured Claim or Exemption
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
	Interests in partnerships or joint ventures. Itemize.	X			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Anticipated tax	refund	-	1,896.00
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
				Sub-Tota	al > 1,896.00
				(Total of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Robyn L Caban	Case No.
_	-	,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	04 Hyundai Sonata (75k miles)	-	5,950.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

5,950.00

Total >

9,716.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Robyn L Caban	Case No

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 442 Johelia Tr., Antioch, IL 60002	735 ILCS 5/12-901	15,000.00	170,000.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	0.00	0.00
Checking, Savings, or Other Financial Accounts, Chase checking account	rertificates of Deposit 735 ILCS 5/12-1001(b)	20.00	20.00
Household Goods and Furnishings Misc. household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Misc. clothing	735 ILCS 5/12-1001(a)	250.00	250.00
Furs and Jewelry Misc. petty/costume jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Firearms and Sports, Photographic and Other Hob Photography equipment	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	500.00	500.00
Other Liquidated Debts Owing Debtor Including Ta Anticipated tax refund	<u>x Refund</u> 735 ILCS 5/12-1001(b)	1,896.00	1,896.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Hyundai Sonata (75k miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 484.00	5,950.00

Total: 21,650.00 179,716.00

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B6D (Official Form 6D) (12/07)

In re	Robyn L Caban	Case No
		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH_ZGEZ	UNLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 700118695 Delaware PI 190 E Delaware Chicago, IL 60611		-	Opened 5/01/05 Last Active 5/01/08 Secured Ex-husband's 2005 Hyundai Elantra	Т	T E D			
Account No. 700095091	+	+	Value \$ 0.00 Opened 5/01/04 Last Active 5/01/08	H	+		6,288.00	6,288.00
Delaware PI 190 E Delaware Chicago, IL 60611		-	Purchase Money Security 2004 Hyundai Sonata (75k miles)					
Account No. 02-05-309-056	4	-	Value \$ 5,950.00 2007	\blacksquare	_		1,745.00	0.00
Lake County County Collector 18 N. County St., #102 Waukegan, IL 60085		-	Property Tax 442 Johelia Tr., Antioch, IL 60002					
			Value \$ 170,000.00	Ш			3,946.46	0.00
Account No. 2000225722 Saxon Mortgage Service 4708 Mercantile Dr N Fort Worth, TX 76137		-	Opened 10/20/06 Last Active 10/15/07 First Mortgage 442 Johelia Tr., Antioch, IL 60002					
			Value \$ 170,000.00				154,225.00	0.00
continuation sheets attached			(Total of t	Subt his p			166,204.46	6,288.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Robyn L Caban	Case No
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_			_		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGEN	ŀ	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2000225726	Г	T	Opened 10/20/06 Last Active 10/11/07		TED	П		
Saxon Mortgage Service 4708 Mercantile Dr N Fort Worth, TX 76137		-	Second Mortgage 442 Johelia Tr., Antioch, IL 60002		D			
			Value \$ 170,000.00	1			39,462.00	27,633.46
Account No.			Value \$	_				·
Account No.	_	+	value \$	╁	┢	Н		
			Value \$	_				
Account No.			Value \$	_				
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attack		d to	5	Sub			39,462.00	27,633.46
Schedule of Creditors Holding Secured Claims			(Total of t (Report on Summary of So	7	l ota	al	205,666.46	33,921.46

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B6E (Official Form 6E) (12/07)

•				
In re	Robyn L Caban		Case No.	
-		Debtor	.,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report th otal also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment or rustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Robyn L Caban	Case No.	
-		, Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Нι	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND	ONTINGEN	LIQUI	D I S P U T E D	AMOUNT OF CLAIM
Account No. 80032007090510320			Medical	T	D A T E D		
Aetna Rx Home Deliver PO Box 41709 Kansas City, MO 64179		-			D		90.00
Account No. 6035261004115733		\vdash	Opened 9/24/07	+	$^{+}$	-	
Amzn/Cbsd Processing Center PO Box 689182 Des Moines, IA 50368		-	ChargeAccount				1,373.00
Account No. 42483185 Arrow Financial Servic (Original Credito 5996 W Touhy Ave Niles, IL 60714		-	Opened 4/28/08 Collection Ge Money Bank				
Account No. 4564-1900-0655-0536		_	Credit card purchases	+	+	-	874.00
Aspire PO Box 105374 Atlanta, GA 30348		_					1,036.00
		<u> </u>	(Total o	Sub f this			3,373.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	_
_		Debtor ,	

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community		С	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDAT	ı ⊢	AMOUNT OF CLAIM
Account No. 4791-0701-2051-8087	1		Credit card purchases		'	Ė		
Aspire PO box 23007 Columbus, GA 31902		_				D		2,103.00
Account No. 4427-1000-4082-5130			Credit card purchases					
Bank Of America PO box 15726 Wilmington, DE 19886		_						7,284.00
Account No. 419700038865	┢	╁	Opened 6/17/98				\vdash	
Bank One Po Box 71 Phoenix, AZ 85001		_	Automobile					0.00
Account No. 14981143080601658			Opened 6/02/08					
Cach Llc (Original Creditor:Providian Ba 370 17th St Ste 5000 Denver, CO 80202		_	Collection Providian Bank					792.00
Account No. 486236713118	t	T	Opened 3/18/05 Last Active 10/29/07					
Cap One Po Box 60024 City Of Industry, CA 91716		_	CreditCard					950.00
Sheet no. 1 of 15 sheets attached to Schedule of				Sı	ubt	ota	1	44 420 00
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of th	is 1	nag	e)	11,129.00

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In re	Robyn L Caban		Case No.	
•		Debtor		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U	U	AMOUNT OF CLAIM
Account No. 4121-3709-0069-6389			Washington Mutual		E D		
Capital Management Ser. 726 Exchange St. Ste. 700 Buffalo, NY 14210		-	Notice Only		D		0.00
Account No. 1820000015540665	1		Circuit City				
Case Cardmember PO Box 15292 Wilmington, DE 19886		-					
							1,705.00
Account No. 4357875270 Chase Na 800 Brooksedge Blv Westerville, OH 43081		-	Opened 7/01/04 CreditCard				0.00
Account No. 79450129058008593 Cit Bank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753		_	Opened 9/25/07 Last Active 11/01/07 ChargeAccount				2,289.00
Account No. 33280209221 Citibank N A 701 E 60th St N Sioux Falls, SD 57104		-	Opened 12/05/07 Educational				4,500.00
Sheet no. <u>2</u> of <u>15</u> sheets attached to Schedule of				Subt			8,494.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	.nis]	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	
_		Debtor	

		_					
CREDITOR'S NAME, MAILING ADDRESS	COD	Hu H	sband, Wife, Joint, or Community	C O N T	U N I	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGENT	UNLIQUIDATED	P U T E D	AMOUNT OF CLAIM
Account No. 33280209222			Opened 12/05/07	Т	TE		
Citibank N A 701 E 60th St N Sioux Falls, SD 57104		-	Educational				3,232.00
Account No. 33280209220			Opened 10/06/07 Educational				
Citibank N A 701 E 60th St N Sioux Falls, SD 57104		-	Educational				
							927.00
Account No. 603259032612 Citifinancia Po Box 22060 Tempe, AZ 85285		-	Opened 9/01/07 ChargeAccount				3,171.00
Account No. 6035320199270354			Opened 10/07/05 Last Active 5/27/07				
Citycorp Credit Ser. Allianceone Rec. PO Box 21882 Eagan, MN 55121-0882		-	ChargeAccount Home Depot				878.00
Account No. 4631743036			Utilities				676.00
ComEd 2100 Swift Dr. Oak Brook, IL 60523-9644		-	Othities				99.00
Sheet no3 of _15_ sheets attached to Schedule of				Sub			8,307.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0,507.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	_
_		Debtor	

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 4389-4900-0133-5609			Credit card purchases	Т	T E		
Commerce Bank PO box 806000 Kansas City, MO 64180		-			D		9,414.00
Account No. 549174388			Firestone				
Credit First PO Box 81344 Cleveland, OH 44188		-					4.470.00
							1,478.00
Account No. 6879450129058008593							
Dell Preferred Account PO box 6403 Carol Stream, IL 60197		-					2,289.27
Account No. 601100743060			Opened 11/01/97 Last Active 8/01/04				
Discovr Cd Po Box15316 Wilmington, DE 19850-5316		-					0.00
Account No. EP522561			2-2008				
ENH Faculty 9532 Eagle way Chicago, IL 60678		-	Medical Expense ENW 201998507-7264				110.00
Sheet no. 4 of 15 sheets attached to Schedule of				Subt			13,291.27
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	10,231.21

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No.	
_		Debtor	

	_			-	1	1 -	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	- 6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGE	Q	ISPUTED	AMOUNT OF CLAIM
Account No. 948381506			Medical Expense	G E N T	Ā		
ENH Radiology 34618 Easle Way Chicago, IL 60678		-			D		
Account No. 2014336207116			Medical Expense	+	┡		19.00
Evanston Northwestern Healthcare 23056 Network Place Chicago, IL 60673		-					107.20
Account No. 3000583265			Opened 10/01/06 Last Active 2/01/07	+			
Fremontinv 175 N Riverview Drive Anaheim, CA 92808		-	RealEstateSpecificTypeUnknown				0.00
Account No. 3000583016			Opened 10/01/06 Last Active 2/01/07	+			
Fremontinv 175 N Riverview Drive Anaheim, CA 92808		-	RealEstateSpecificTypeUnknown				0.00
Account No. 436610301337			Opened 9/01/97 Last Active 9/01/98		\vdash	\vdash	3.90
Fst Usa Bk Po Box 8650 Wilmington, DE 19899		_	CreditCard				0.00
Sheet no. 5 of 15 sheets attached to Schedule of	_	1		Sub	tota	ıl	400.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	126.20

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	_
_		Debtor ,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		CO	U	- О	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	D AIM E.	CONFINGENT	DZ1-GD-D4FED		AMOUNT OF CLAIM
Account No. 600889399402			Opened 4/01/06 Last Active 8/01/07		Т	T E		
GE Money Bank PO box 105985 Atlanta, GA 30348		-	ChargeAccount			D		499.32
Account No. 6019192200615095			Credit card purchases					
GE Money Bank PO Box 981438 El Paso, TX 79998-1438		-						
								2,098.98
Account No. 5046-6212-0022-6700 GE Money Bank PO Box 960061 Orlando, FL 32896		_	Ultra					1,177.00
Account No. 604578150030 Gemb/Amazon PO Box 960013 Orlando, FL 32896-0013		_	Opened 10/17/07 ChargeAccount					1,178.00
Account No. 3994029415 Gemb/Jcp Po Box 960090 El Paso, TX 79998		-	Opened 4/25/06 Last Active 8/27/07 ChargeAccount					503.14
Sheet no. 6 of 15 sheets attached to Schedule of						ota		5,456.44
Creditors Holding Unsecured Nonpriority Claims			(T	otal of th	is 1	pag	e)	J,-30.44

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In re	Robyn L Caban	Case No.	
_		Debtor	

	С	Нп	sband, Wife, Joint, or Community	С	Τυ	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQULD	SPUTED	AMOUNT OF CLAIM
Account No. 603459061401			Opened 6/08/06 Last Active 8/14/07	Ţ	T		
Gemb/Panasonic Po Box 960061 Orlando, FL 32896		_	ChargeAccount		D		686,05
Account No. 601919220061			Opened 9/26/07 Last Active 11/09/07 ChargeAccount				000.00
Gemb/Steinhafels Po Box 981439 El Paso, TX 79998		-	onalgeAccount				
							2,137.00
Account No. 0100409210 Hfc Po Box 8873 Virginia Beach, VA 23450		_	Opened 5/30/07 Last Active 8/13/07 CheckCreditOrLineOfCredit				8,936.00
Account No. 414401201782638			Credit Line	+			,
HFC 5101 Washington St. Gurnee, IL 60031		_					8,700.91
Account No. 6035320200664249			Credit card purchases	\dagger	\vdash		
Home Depot Processing Center Des Moines, IA 50364		_					3,184.00
Sheet no7 of _15_ sheets attached to Schedule of	<u> </u>	<u> </u>	<u> </u>	Sub	l tota	<u> </u> al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				23,643.96

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In re	Robyn L Caban	Case No	_
_		Debtor ,	

CREDITOR'S NAME,	C	Hu	ssband, Wife, Joint, or Community	ļ	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J M H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	ΙQ	SPUTED	AMOUNT OF CLAIM
Account No. 6035-3201-9927-0354			Credit card purchases	Т	E		
Home Depot Processing Center Des Moines, IA 50364		-			D		638.01
Account No. 5408-0100-2751-0565			Credit card purchases				
HSBC PO Box 17051 Baltimore, MD 21297		-					
							3,005.00
Account No. 5155930000777656 Hsbc Bank Po Box 17051 Baltimore, MD 21297-1051		-	Opened 12/29/05 Last Active 8/13/07 CreditCard				1,096.00
Account No. 0027510565			Opened 2/04/04 Last Active 8/17/07	T	T		
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	CreditCard			x	0.00
Account No. 5491100007694162 Hsbc Bank Po Box 17051 Baltimore, MD 21297		-	Opened 12/20/05 Last Active 8/13/07 CreditCard				2,281.99
Sheet no. 8 of 15 sheets attached to Schedule of	_	1	1	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				7,021.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	_
_		Debtor ,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C M H	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 4663-0600-0211-0504			Credit card purchases	Т	T E		
HSBC Card Services PO Box 17051 Baltimore, MD 21297		-			D		2,720.00
Account No. 35118154-05			PayPal (2202644349119712012				
I.C. System Inc. 444 Highway 96 East PO Box 64886 Saint Paul, MN 55164-0886		-					574.00
Account No. 34786562325271PR2			Washington Mutural				
I.C. System, Inc 444 Highway 96 East Saint Paul, MN 55164		-					1,263.49
Account No. 33280209203			Opened 6/01/02 Last Active 11/01/02	-			·
Idapp 121 S 13th St Lincoln, NE 68508		-	GovernmentUnsecuredGuaranteeLoan			x	0.00
Account No. 33280209203			Opened 9/09/02 Last Active 8/18/06				
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational				0.00
Sheet no. 9 of 15 sheets attached to Schedule of		_		Subt	ota	1	4 557 40
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	4,557.49

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No
_		Debtor

CREDITOR'S NAME,	Č	Hι	sband, Wife, Joint, or Community	Č	U	P	,	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		DISPUTED		AMOUNT OF CLAIM
Account No. 33280209204			Opened 9/09/02 Last Active 8/18/06	⊤ [T		Γ	
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational		E D			0.00
Account No. 33280209201 II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Opened 5/16/02 Last Active 8/18/06 Educational					0.00
Account No. 33280209202 II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Opened 5/16/02 Last Active 8/18/06 Educational					0.00
Account No. 39947230581 JC Penny PO Box 960090 Orlando, FL 32896		-	Credit card purchases					523.00
Account No. 015357 Langefeld, Czapla \$ Assoc. 4680 W. Algonquin Rd. Lake In The Hills, IL 60156		-	3/2008 Medical Expense					77.69
Sheet no10_ of _15_ sheets attached to Schedule of				Subt	ota	ıl	T	600.69
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nas	ze)	, [600.69

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No
_		Debtor

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	ļç	Ü	[
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		[] S		AMOUNT OF CLAIM
Account No. 1708 Forest Cove Dr., # 301			Residential lease	T	E			
Leavalon Properties, LLC 1706 Forest Cove Dr. Mount Prospect, IL 60056		_			D			2,805.00
Account No. 600889399402			Opened 4/01/08	T	Г	T		
Lvnv Funding P.O. B 10584 Greenville, SC 29603		_	FactoringCompanyAccount					
								529.00
Account No. 4120613067180494 Merrick Bank Po Box 9201 Old Bethpage, NY 11804		_	Opened 1/27/06 Last Active 8/12/07 CreditCard					1,436.00
Account No. 22255			Opened 11/01/97 Last Active 4/01/98	T	T	t	1	
Nbgl Carsons 140 Industrial Dri Elmhurst, IL 60126		_	ChargeAccount					0.00
Account No. 549375	Ī	T	Opened 10/01/06 Last Active 11/01/07	T	T	T	1	
Nicor Gas PO Box 2020 Aurora, IL 60507		_	Other					167.00
Sheet no11 of15 sheets attached to Schedule of				Sub	tota	al	T	4 027 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pas	ge`	١	4,937.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	_
_		Debtor	

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	Č	Ü	Þ	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Mans Health (DAM)	OD E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	D A T	D I S P UT E D		AMOUNT OF CLAIM
Account No. Mans Health (DAM)	ł				Ė			
North Shore Agency 270 Spagnoli Rd. Melville, NY 11747		-						25.00
Account No. 6011-5491-0576-3478	t	H	Credit card purchases	\vdash	H	t	\dagger	
NTB Credit Plan PO Box 689182 Des Moines, IA 50368		-						670.00
Account No. 6677343 2014336207116	-	\vdash	Evanston Northw 4-26-07	+	⊢	╀	+	
OSI Collection Services, Inc. PO Box 959 Brookfield, WI 53008-0959		_	Medical Expense					107.20
Account No. 6044071024605004	1	T	Credit card purchases		T		†	
PayPal Buyer Credit PO Box 960080 Orlando, FL 32896		-						527.00
Account No. 5049-9040-0345-3920	H	H	Bill Me Later	\dagger	\vdash	t	\dagger	
Penncro Assoc. PO Box 1878 Southampton, PA 18966	-	_						1,273.99
Sheet no. 12 of 15 sheets attached to Schedule of	_	_		Sub	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nag	œ)	П	2,603.19

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ü	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	I QU I DA	U T F	AMOUNT OF CLAIM
Account No. 4121-3709-0069-6389			Credit card purchases	T	T E D		
Providian PO Box 660433 Dallas, TX 75266-0433		-					1,369.48
Account No.	-						1,000.40
Ressurection Medical Center PO Box 220281 Chicago, IL 60622-0281		-					
Account No. Mens Health	-						0.00
Rodale 33 E. Minor St Emmaus, PA 18098		-					54.00
Account No. 935022521410002			Opened 11/01/03 Last Active 8/01/06				
Sallie Mae Po Box 9500 Wilkes Barre, PA 18773		-	Educational				0.00
Account No. 935022521410003	\vdash		Opened 11/01/03 Last Active 8/01/06			\vdash	3.00
Sallie Mae Po Box 9500 Wilkes Barre, PA 18773		_	Educational				0.00
Sheet no13_ of _15_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			l (Total of	Sub			1,423.48

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	_
_		Debtor	

	-			1 -		1 -	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	16	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ΙQ	DISPUTED	AMOUNT OF CLAIM
Account No. 93502252141000520060818			Opened 8/18/06 Last Active 9/17/07	٦	T E		
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444		_	Educational		D		8,059.00
Account No. 42775			Opened 9/01/07	+	\vdash	H	
Target N.B. Po Box 59317 Minneapolis, MN 55459		_	ChargeAccount				239.00
Account No. 07-2249			CDW Corp				
The Chaet Kaplan Baim Firm 30 N. LaSalle St. Ste. 1520 Chicago, IL 60602		_					307.00
Account No. 09353117			HSBC Bank	+			
United Recovery Systems PO Box 722929 Houston, TX 77272-2929		_					1,020.30
Account No. N/A	-		N/A	+	\vdash	\vdash	1,020.00
Vicki and Allen Majer 907 Wells Drive Sycamore, IL 60178		_	Loan				15,000.00
Sheet no. 14 of 15 sheets attached to Schedule of				Sub	tota	ıl	04.005.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	24,625.30

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robyn L Caban	Case No	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 1062285002 Village of Antioch 874 Main St. Antioch, IL 60002	C O D E B T O R	Hu H W J C		CONTINGENT	1	F U	S S S S S S S S S S	AMOUNT OF CLAIM
								85.00
Account No. 3262003604 Wash Mutual/Providian Po Box 660487 Dallas, TX 75266-0487		_	Opened 1/12/06 Last Active 5/23/08 CreditCard					
Account No. 4185-8644-3755-5764	_		Opened 3/01/05	Ļ		1		724.99
Washmtl/Prov Po Box 660509 Dallas, TX 75266		-	CreditCard					0.00
Account No. 185-0186573-2013-3 Waste Management PO Box 4647 Carol Stream, IL 60197		_						0.00
Account No. 5856370689733005			Opened 2/25/06 Last Active 8/26/07	+		+	+	100.00
Wfnnb/Harlem Furniture Po Box 659704 San Antonio, TX 78265		_	ChargeAccount					2,734.00
Sheet no15_ of _15_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	<u> </u>	(Total of t	Sub				3,643.99
-			(Report on Summary of So	7	Γota	al	Ī	123,233.01

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B6G (Official Form 6G) (12/07)

In re	Robyn L Caban	Case No
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-25538 Doc 1 Filed 09/25/08 Entered 09/25/08 15:57:44 Desc Main Document Page 33 of 58

B6H (Official Form 6H) (12/07)

In re	Robyn L Caban	Case No	
-			
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Robyn L Caban		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE							
Single	RELATIONSHIP(S): None.	AGE(S):	AGE(S):					
Employment:	DEBTOR		SPOUSE					
Occupation	HR Admin.							
Name of Employer	ECS Financial Services							
How long employed	1 year							
Address of Employer	3400 Dundee Rd. Northbrook, IL 60062-2367							
	or projected monthly income at time case filed)		DEBTOR		SPOUSE			
	and commissions (Prorate if not paid monthly)	\$	3,354.17	\$	N/A			
2. Estimate monthly overtime		\$	0.00	\$	N/A			
3. SUBTOTAL		\$	3,354.17	\$_	N/A			
4. LESS PAYROLL DEDUCTION								
a. Payroll taxes and social	security	\$	755.11	\$	N/A			
b. Insurance		\$	127.75	\$	N/A			
c. Union dues		\$	0.00	\$ <u></u>	N/A N/A			
d. Other (Specify):		\$ <u> </u>	0.00	\$ <u></u>	N/A			
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	882.86	\$	N/A			
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	2,471.31	\$	N/A			
7. Regular income from operation	on of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A			
8. Income from real property	•	\$	0.00	\$	N/A			
9. Interest and dividends		\$	0.00	\$	N/A			
dependents listed above	pport payments payable to the debtor for the debtor's use or that.	st of \$	0.00	\$	N/A			
11. Social security or government (Specify):		\$	0.00	\$	N/A			
(Specify).		\$ 	0.00	\$ 	N/A			
12. Pension or retirement income	е	\$	0.00	\$	N/A			
13. Other monthly income		¢	0.00	¢	NI/A			
(Specify):		\$ <u></u>	0.00	\$	N/A N/A			
		Φ	0.00	φ	IN/A			
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$	0.00	\$	N/A			
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	2,471.31	\$	N/A			
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from line 15)		\$					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Robyn L Caban		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	540.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other Cell	\$	120.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	150.00 400.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	0.00
10. Charitable contributions	\$ 	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	40.00
b. Life	\$ 	0.00
c. Health	\$	0.00
d. Auto	\$	90.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· 	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	· -	
plan)	¢.	210.00
a. Auto b. Other Student loans	\$	50.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$ 	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 	0.00
17. Other Storage unit	\$ 	180.00
Other Personal hygiene/other misc. expenses	\$	100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,450.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	•	
a. Average monthly income from Line 15 of Schedule I	\$	2,471.31
b. Average monthly expenses from Line 18 above	\$	2,450.00
c. Monthly net income (a. minus b.)	\$	21.31

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Robyn L Caban			Case No.		
			Debtor(s)	Chapter	7	
	DECLARATION	CONCEDA	· · · · · · · · · · · · · · · · · · ·	•	EC	
	DECLARATION	CONCERN	ING DEDION 8 8	CHEDUL	LS	
	DECLARATION UNDER	R PENALTY (OF PERJURY BY INDI	VIDUAL DE	BTOR	
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of					
Date	September 25, 2008	Signature	/s/ Robyn L Caban Robyn L Caban Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Robyn L Caban			Case No.	
		Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

111100111	BOCKEL
\$26,416.68	2008 YTD income - debtor only
\$80,358.00	2007 total income - joint w/ ex-husband
\$82,661.00	2006 total income - joint w/ ex-husband

SOURCE

AMOUNT

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DERTOR

BENEFIT PROPERTY WAS SEIZED

AMOUNT STILL

OWING

AMOUNT PAID

PROPERTY

2

ELATIONSHIP TO DEBTOR DATE OF PAYMENT

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

DATE OF SEIZURE

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

The Law Offices of Charles Therman & Ass 5901 N. Cicero Ave., Suite 600 Chicago, IL 60646

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/20/08

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1400

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 8/20/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$100

NAME AND ADDRESS OF PAYEE **Green Path Debt Solutions**

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor,

transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TCF Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

1438487990 - checking - August 2008 - \$0 6876691299 - checking - August 2008 - \$0 6875693191 - checking - November 2007 -2875925842 - checking - August 2007 - \$0

9876372396 - checking - July 2007 - \$0

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK

NAMES AND ADDRESSES OF THOSE WITH ACCESS

TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

OR OTHER DEPOSITORY

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1708 Forest Cove Dr. #301, Mt. Prospect, IL NAME USED

DATES OF OCCUPANCY **11/2007 - 9/2008**

442 Johelia Tr., Antioch, IL

8/2006 - 11/2007

1720 Forest Cove Dr., #312, Mt. Prospect, IL

04/2003 - 08/2006

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME None ADDRESS

DATES SERVICES RENDERED

of

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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Best Case Bankruptcy

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	September 25, 2008	Signature	/s/ Robyn L Caban
			Robyn L Caban
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re Robyn L Caban			Case No.		
	Debtor	(s)	Chapter	7	
CHAPTER 7 IN	DIVIDUAL DEBTOR'S	STATEME	NT OF INT	TENTION	
I have filed a schedule of assets and li	abilities which includes debts secur	ed by property o	f the estate.		
☐ I have filed a schedule of executory co	ontracts and unexpired leases which	includes person	al property subj	ect to an unexpire	ed lease.
■ I intend to do the following with respe	ect to property of the estate which s	ecures those deb	ts or is subject to	o a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Secured	Delaware Pl	X	us exempt	11 0.5.0. 3 722	11 C.S.C. 3 52 1(C)
Ex-husband's 2005 Hyundai Elantra					
442 Johelia Tr., Antioch, IL 60002	Lake County	Х			
442 Johelia Tr., Antioch, IL 60002	Saxon Mortgage Service	Х			
442 Johelia Tr., Antioch, IL 60002	Saxon Mortgage Service	Х			
2004 Hyundai Sonata (75k miles)	Delaware PI	Debtor will reaffirm for fair market value.			
	•				
Description of Leased		Lease will be assumed pursuan to 11 U.S.C. §	ıt		
Property	Lessor's Name	362(h)(1)(A)			
-NONE-					
	•				
Date September 25, 2008	Signature /s/ Ro	byn L Caban			

Robyn L Caban

Debtor

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Document Page 46 of 58 United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Robyn L Caban		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMPE	NSATION OF ATTORNEY FOR	R DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankruptcy, or agreed to	be paid to me, for services rendered or to
	For legal services, I have agreed to accept	\$ <u></u>	1,400.00
	Prior to the filing of this statement I have received.	\$	1,400.00
	Balance Due		0.00
2.	\$of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
4.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
5.	■ I have not agreed to share the above-disclosed comp	ensation with any other person unless they are	members and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrow		
6.	In return for the above-disclosed fee, I have agreed to re a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, stat c. Representation of the debtor at the meeting of credite d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ering advice to the debtor in determining wheth ement of affairs and plan which may be require ors and confirmation hearing, and any adjourned reduce to market value; exemption plan ons as needed; preparation and filing of	ner to file a petition in bankruptcy; ed; ed hearings thereof; ning; preparation and filing of
7.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis- any other adversary proceeding.		dances, relief from stay actions or
		CERTIFICATION	
this	I certify that the foregoing is a complete statement of any s bankruptcy proceeding.	y agreement or arrangement for payment to me	for representation of the debtor(s) in
Dat	ted: September 25, 2008	/s/ George J. Koulogeorge	
		George J. Koulogeorge The Law Offices of Charles Th 5901 N. Cicero Ave., Suite 600	
		Chicago, IL 60646	
		773-545-8849 Fax: 773-545-63 therman.bankruptcy@gmail.c	
		mermambana upicy eginanie	VIII

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

George J. Koulogeorge	X /s/ George J. Koulogeorge	September 25, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
5901 N. Cicero Ave., Suite 600 Chicago, IL 60646		
773-545-8849		
Cert I (We), the debtor(s), affirm that I (we) have received	ificate of Debtor ed and read this notice.	
Robyn L Caban	X /s/ Robyn L Caban	September 25, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Robyn L Caban		Case No.	
		Debtor(s)	Chapter	7
	VE	CRIFICATION OF CREDITOR N Number of	MATRIX f Creditors: _	95_
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	September 25, 2008	/s/ Robyn L Caban Robyn L Caban		
		Signature of Debtor		

Aetna Rx Home Deliver PO Box 41709 Kansas City, MO 64179

Alliance One Recievables Management 1160 Centre Pointe Drive, Suite #1 Mendota Heights, MN 55120

Allied Interstate 3000 Corporate Exchange Dr. 5th floor Columbus, OH 43231

Amzn/Cbsd Processing Center PO Box 689182 Des Moines, IA 50368

Arrow Financial Servic (Original Credito 5996 W Touhy Ave Niles, IL 60714

Aspire PO Box 105374 Atlanta, GA 30348

Aspire PO box 23007 Columbus, GA 31902

Atlantic Credit PO Box 11887 Roanoke, VA 24022

Bank Of America PO box 15726 Wilmington, DE 19886

Bank One Po Box 71 Phoenix, AZ 85001

Bill Me Later PO Box 105658 Atlanta, GA 30348 Cach Llc (Original Creditor:Providian Ba 370 17th St Ste 5000 Denver, CO 80202

Cap One Po Box 60024 City Of Industry, CA 91716

Capital Management Ser. 726 Exchange St. Ste. 700 Buffalo, NY 14210

Case Cardmember PO Box 15292 Wilmington, DE 19886

Chase Na 800 Brooksedge Blv Westerville, OH 43081

Cit Bank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753

Citibank N A 701 E 60th St N Sioux Falls, SD 57104

Citifinancia Po Box 22060 Tempe, AZ 85285

Citycorp Credit Ser. Allianceone Rec. PO Box 21882 Eagan, MN 55121-0882

ComEd 2100 Swift Dr. Oak Brook, IL 60523-9644

Commerce Bank PO box 806000 Kansas City, MO 64180 Credit First PO Box 81344 Cleveland, OH 44188

Delaware Pl 190 E Delaware Chicago, IL 60611

Dell Preferred Account PO box 6403 Carol Stream, IL 60197

Discovr Cd Po Box15316 Wilmington, DE 19850-5316

Echelon Recovery Inc. PO Box 1880 Voorhees, NJ 08043

Encore Receivable Management, Inc. 400 N. Rogers Rd. PO Box 3330 Olathe, KS 66063-3330

ENH Faculty 9532 Eagle way Chicago, IL 60678

ENH Radiology 34618 Easle Way Chicago, IL 60678

Evanston Northwestern Healthcare 23056 Network Place Chicago, IL 60673

Fremontinv 175 N Riverview Drive Anaheim, CA 92808

Fst Usa Bk Po Box 8650 Wilmington, DE 19899 GE Money Bank PO box 105985 Atlanta, GA 30348

GE Money Bank PO Box 981438 El Paso, TX 79998-1438

GE Money Bank PO Box 960061 Orlando, FL 32896

Gemb/Amazon PO Box 960013 Orlando, FL 32896-0013

Gemb/Jcp Po Box 960090 El Paso, TX 79998

Gemb/Panasonic Po Box 960061 Orlando, FL 32896

Gemb/Steinhafels Po Box 981439 El Paso, TX 79998

Hfc Po Box 8873 Virginia Beach, VA 23450

HFC 5101 Washington St. Gurnee, IL 60031

Home Depot Processing Center Des Moines, IA 50364

Home Depot Credit Processing Center Des Moines, IA 50364 HSBC PO Box 17051 Baltimore, MD 21297

Hsbc Bank Po Box 17051 Baltimore, MD 21297-1051

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Po Box 17051 Baltimore, MD 21297

HSBC Card Services PO Box 17051 Baltimore, MD 21297

I. C. System 444 Highway 96 East Saint Paul, MN 55164

I.C. System Inc.
444 Highway 96 East
PO Box 64886
Saint Paul, MN 55164-0886

I.C. System, Inc 444 Highway 96 East Saint Paul, MN 55164

Idapp 121 S 13th St Lincoln, NE 68508

Il Designated 1755 Lake Cook Rd Deerfield, IL 60015

Intergrated Portfolio PO box 3352 Glen Ellyn, IL 60138

JC Penny PO Box 960090 Orlando, FL 32896

John P. Frye, P.C. PO Box 13665 Roanoke, VA 24036

Lake County County Collector 18 N. County St., #102 Waukegan, IL 60085

Langefeld, Czapla \$ Assoc. 4680 W. Algonquin Rd. Lake In The Hills, IL 60156

Leavalon Properties, LLC 1706 Forest Cove Dr. Mount Prospect, IL 60056

Lvnv Funding P.O. B 10584 Greenville, SC 29603

Merrick Bank Po Box 9201 Old Bethpage, NY 11804

National Enterprise systems 29125 Solon Road Solon, OH 44139

National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442

Nbgl Carsons 140 Industrial Dri Elmhurst, IL 60126

NCA Financial 1731 Howe Ave. #254 Sacramento, CA 95825 NCO Financial Systems PO BOX 41625 Philadelphia, PA 19101-1625

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

Nes National Ent 29125 Solon Road Solon, OH 44139

Nicor Gas PO Box 2020 Aurora, IL 60507

North Shore Agency 270 Spagnoli Rd. Melville, NY 11747

Northstar Location Services, Attn: Financial Services Dept. 4285 Genesee Street Buffalo, NY 14225-1943

NTB Credit Plan PO Box 689182 Des Moines, IA 50368

OSI Collection Services, Inc. PO Box 959 Brookfield, WI 53008-0959

PayPal Buyer Credit PO Box 960080 Orlando, FL 32896

Penncro Assoc. PO Box 1878 Southampton, PA 18966

Phillips & Cohen Assoc., Ltd. 258 Chapman Rd. Ste. 205 Newark, DE 19702 Pinnacle Management 514 Market Loop Ste. 103 Dundee, IL 60118

Primary Financial Services 3115 N. 3rd Ave. Ste. 112 Phoenix, AZ 85013

Providian PO Box 660433 Dallas, TX 75266-0433

Ressurection Medical Center PO Box 220281 Chicago, IL 60622-0281

Rodale 33 E. Minor St Emmaus, PA 18098

Sallie Mae Po Box 9500 Wilkes Barre, PA 18773

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

Saxon Mortgage Service 4708 Mercantile Dr N Fort Worth, TX 76137

Target N.B.
Po Box 59317
Minneapolis, MN 55459

The Chaet Kaplan Baim Firm 30 N. LaSalle St. Ste. 1520 Chicago, IL 60602

United Recovery Systems PO Box 722929 Houston, TX 77272-2929

Vicki and Allen Majer 907 Wells Drive Sycamore, IL 60178

Village of Antioch 874 Main St. Antioch, IL 60002

Wash Mutual/Providian Po Box 660487 Dallas, TX 75266-0487

Washington Mutual PO box 660487 Dallas, TX 75266

Washmtl/Prov Po Box 660509 Dallas, TX 75266

Waste Management PO Box 4647 Carol Stream, IL 60197

Wfnnb/Harlem Furniture Po Box 659704 San Antonio, TX 78265